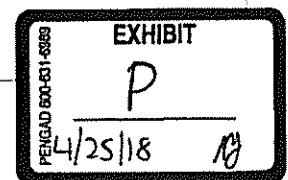


# Exhibit I



Credit Report Prepared For:  
**MARK K MACRIS**  
Report as Of: 5/19/2016

**Personal & Confidential**  
Please Keep in a safe place for your records.



MARK K MACRIS  
Report As Of: 5/19/2016



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MARK K MACRIS  
Report As Of: 5/19/2016



## Personal Information

Here you will find your personal information, including your legal name(s), year of birth, currently and previous addresses, and current and previous employers.

### Profile



**Name**  
(Also Known As) AKA  
**Year of Birth**  
**Address(es)**

MARK K MACRIS

1967  
270 MILLER RD, GETZVILLE, NY  
14068-1120

**Current Employer**  
**Previous Employer**

SENTRY INSURANCE  
RURAL METRO MEDICAL SVCS

### Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

MARK K MACRIS  
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## Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

Experian			
	<b>Real Estate</b> Current Account(s)	Count Balance Current Delinquent Other	2 \$259,468.00 1 1 0
	<b>Revolving</b> Current Account(s)	Count Balance Current Delinquent Other	9 \$1,767.00 6 2 1
	<b>Installments</b> Current Account(s)	Count Balance Current Delinquent Other	4 \$12,014.00 4 0 0
	<b>Other</b>	Count Balance Current Delinquent Other	0 \$0.00 0 0 0
	<b>Collections</b> Current Account(s)	Count Balance Current Delinquent Other	0 \$0.00 0 0 0

Experian			
	<b>All Accounts</b> Current Account(s)	Count Balance Current Delinquent Other	15 \$273,249.00 11 3 1

MARK K MACRIS  
Report As Of: 5/19/2016



## Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7 - 10 years.

### Public Records



There are no Public Records on your credit report at this time.

Personal Information

Report Summary

Bankruptcies Page 1 of 1

Credit Inquiries

Credit Cards & Loans

Credit Score

MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your report for up to 2 years.

### ONEMAIN FI



*Business Name*  
*Inquiry Date*  
*Business Type*

ONEMAIN FI  
12/9/2015  
Personal Loan Companies

7166940093  
3190 NIAGARA FALLS BLVD  
AMHERST, NY 14228

### CAP ONE NA



*Business Name*  
*Inquiry Date*  
*Business Type*

CAP ONE NA  
1/6/2015  
Bank Credit Cards

4851 COX RD  
RICHMOND, VA 23229

### CHASE CARD



*Business Name*  
*Inquiry Date*  
*Business Type*

CHASE CARD  
8/22/2014  
Bank Credit Cards

8004323117  
PO BOX 15298  
WILMINGTON, DE 19850

MARK K MACRIS  
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## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

AMEX		Experian	
Potentially Negative Closed  8008742717 PO BOX 297871 FORT LAUDERDALE, FL 33329	Account Name	AMEX	
	Account #	349990833475XXXX	
	Account Type	Bank Credit Cards	
	Balance	\$692.00	
	Past Due	\$692.00	
	Date Opened	4/1/1999	
	Account Status	Closed	
	Mo. Payment	\$0.00	
	Payment Status	Charge-off	
	High Balance	\$0.00	
	Limit	\$700.00	
	Terms	Revolving	
Comments			

24/Mo Payment History

	2013					2014					2015													
Month	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Experian	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	Negative

CAPITAL ONE BANK USA N		Experian	
Potentially Negative Closed  8009557070 15000 CAPITAL ONE DR RICHMOND, VA 23238	Account Name	CAPITAL ONE BANK USA N	
	Account #	47508600XXXX	
	Account Type	Bank Credit Cards	
	Balance	\$0.00	
	Past Due	\$0.00	
	Date Opened	3/1/2012	
	Account Status	Closed	
	Mo. Payment	\$0.00	
	Payment Status	Paid, was past due 150 days	
	High Balance	\$49.00	
	Limit	\$300.00	
	Terms	Revolving	
Comments			

24/Mo Payment History

	2011					2012					2013													
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian											OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120	OK

Personal Information

Report Summary

Bankruptcies

Credit Inquiries

Credit Cards & Loans Page 1 of 8

Credit Score



MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### CAPITAL ONE BANK USA N



Current

8009557070  
15000 CAPITAL ONE DR  
RICHMOND, VA 23238

**Account Name** CAPITAL ONE BANK USA N  
**Account #** 51780583XXXX  
**Account Type** Bank Credit Cards  
**Balance** \$132.00  
**Past Due** \$0.00  
**Date Opened** 1/1/2015  
**Account Status** Open  
**Mo. Payment** \$25.00  
**Payment Status** Current  
**High Balance** \$3,567.00  
**Limit** \$7,000.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

	2014						2015						2016					
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Experian									OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### CAPITAL ONE BANK USA N



Current

8009557070  
15000 CAPITAL ONE DR  
RICHMOND, VA 23238

**Account Name** CAPITAL ONE BANK USA N  
**Account #** 51780594XXXX  
**Account Type** Bank Credit Cards  
**Balance** \$414.00  
**Past Due** \$0.00  
**Date Opened** 2/1/2014  
**Account Status** Open  
**Mo. Payment** \$25.00  
**Payment Status** Current  
**High Balance** \$3,311.00  
**Limit** \$2,800.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

	2014						2015						2016					
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Personal Information

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Credit Inquiries

Credit Cards & Loans Page 2 of 8

Credit Score

MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### CHASE



Current

8003366675  
PO BOX 901003  
COLUMBUS, OH 43224

**Account Name** CHASE  
**Account #** 52873030XXXX  
**Account Type** All Banks - non specific  
**Balance** \$11,964.00  
**Past Due** \$0.00  
**Date Opened** 1/1/2013  
**Account Status** Open  
**Mo. Payment** \$364.00  
**Payment Status** Current  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 72 Months  
**Comments**

### 24/Mo Payment History

	2014								2015								2016							
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### CHILD SUPPORT ENFORCEM



Potentially Negative

5184749081  
PO BOX 14  
ALBANY, NY 12201

**Account Name** CHILD SUPPORT ENFORCEM  
**Account #** BS651XXXX  
**Account Type** State Government  
**Balance** \$50.00  
**Past Due** \$0.00  
**Date Opened** 4/1/2011  
**Account Status** Open  
**Mo. Payment** \$50.00  
**Payment Status** Current, was a collection account, insurance claim, government claim or terminated for default  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 1 Month  
**Comments**

### 24/Mo Payment History

	2014								2015								2016							
Month	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Personal Information

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Credit Score

MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### COMENITY BANK/GNDRMNT



Current

PO BOX 102789  
COLUMBUS, OH 43218

**Account Name** COMENITY BANK/GNDRMNT  
**Account #** 58563737XXXX  
**Account Type** Sporting Goods - non specific  
**Balance** \$447.00  
**Past Due** \$0.00  
**Date Opened** 11/1/2015  
**Account Status** Open  
**Mo. Payment** \$25.00  
**Payment Status** Current  
**High Balance** \$512.00  
**Limit** \$600.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

	2014						2015						2016					
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian																	OK	OK

### CREDIT FIRST N A



Potentially Negative Closed

2163625000  
6275 EASTLAND RD  
BROOKPARK, OH 44142

**Account Name** CREDIT FIRST N A  
**Account #** 58786XXXX  
**Account Type** TBA Stores, Tire Dealers  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 8/1/2010  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Charge-off  
**High Balance** \$777.00  
**Limit** \$0.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

	2009						2010						2011					
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian																	OK	OK

Personal Information

Report Summary

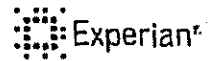
Bankruptcies

Credit Inquiries

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Credit Score

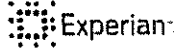
MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### DISCOVER FIN SVCS LLC



Current

BYMAILONLY  
PO BOX 15316  
WILMINGTON, DE 19850

**Account Name** DISCOVER FIN SVCS LLC  
**Account #** 60110027XXXX  
**Account Type** Bank Credit Cards  
**Balance** \$82.00  
**Past Due** \$0.00  
**Date Opened** 2/1/2016  
**Account Status** Open  
**Mo. Payment** \$20.00  
**Payment Status** Current  
**High Balance** \$103.00  
**Limit** \$1,000.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

2014			2015			2016		
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian								

### OCWEN LOAN SERVICING L



Current Closed

8007462936  
12650 INGENUITY DR  
ORLANDO, FL 32826

**Account Name** OCWEN LOAN SERVICING L  
**Account #** 4035XXXX  
**Account Type** Mortgage Companies  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 10/1/2006  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 360 Months  
**Comments**

#### 24/Mo Payment History

2006			2007			2008		
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian								

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## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### SPECIALIZED LOAN SERVI



Potentially Negative

7202417200  
8742 LUCENT BLVD STE 300  
HIGHLANDS RANCH, CO 80129

**Account Name** SPECIALIZED LOAN SERVI  
**Account #** 100870XXXX  
**Account Type** Mortgage Reporters  
**Balance** \$259,468.00  
**Past Due** \$143,631.00  
**Date Opened** 2/1/2008  
**Account Status** Open  
**Mo. Payment** \$1,812.00  
**Payment Status** Foreclosure proceeding started  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 360 Months  
**Comments**

#### 24/Mo Payment History

Month	2014						2015						2016					
	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian				120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
																		Negative

### SYNCB/LORD & TAY



Unknown

8664658292  
PO BOX 965015  
ORLANDO, FL 32896

**Account Name** SYNCB/LORD & TAY  
**Account #** 047233XXXX  
**Account Type** Complete Department Stores  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 2/1/2001  
**Account Status** \$0.00  
**Mo. Payment** Account transferred to another office  
**Payment Status** \$323.00  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

Month	2006						2007						2008					
	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian																		
																		OK

Personal Information

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Credit Score



MARK K MACRIS  
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## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### SYNCB/WALMART



Current Closed

8772947880  
PO BOX 965024  
ORLANDO, FL 32896

**Account Name** SYNCB/WALMART  
**Account #** 60322014XXXX  
**Account Type** Variety Stores  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 6/1/2008  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid satisfactorily  
**High Balance** \$171.00  
**Limit** \$0.00  
**Terms** Revolving  
**Comments**

#### 24/Mo Payment History

	2009					2010							2011											
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### TOYOTA MOTOR CREDIT CO



Potentially Negative Closed

8002799032  
90 CRYSTAL RUN RD STE 31  
MIDDLETOWN, NY 10941

**Account Name** TOYOTA MOTOR CREDIT CO  
**Account #** 7040226353430XXXX  
**Account Type** Sales Financing Company  
**Balance** \$0.00  
**Past Due** \$0.00  
**Date Opened** 8/1/2008  
**Account Status** Closed  
**Mo. Payment** \$0.00  
**Payment Status** Paid, was past due 60 days  
**High Balance** \$0.00  
**Limit** \$0.00  
**Terms** 76 Months  
**Comments**

#### 24/Mo Payment History

	2011											2012											2013	
Month	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN
Experian	60	30	OK	30	OK	30	60	30	30	30	30	OK	30	OK	30	30	30	OK	OK	OK	OK	30	OK	OK

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MARK K MACRIS  
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## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

VERIZON		Experian																																																																									
Potentially Negative Closed  8773255156 500 TECHNOLOGY DR STE 30 WELDON SPRING, MO 63304	Account Name	VERIZON																																																																									
	Account #	613400XXXX																																																																									
	Account Type	Local Telephone Service Providers																																																																									
	Balance	\$0.00																																																																									
	Past Due	\$0.00																																																																									
	Date Opened	12/1/2007																																																																									
	Account Status	Closed																																																																									
	Mo. Payment	\$0.00																																																																									
	Payment Status	Legally paid in full for less than the full balance																																																																									
	High Balance Limit	\$0.00																																																																									
Terms	1 Month																																																																										
Comments																																																																											
24/Mo Payment History																																																																											
<table border="1"> <thead> <tr> <th colspan="12">2012</th> <th colspan="12">2013</th> </tr> <tr> <th>Month</th><th>JAN</th><th>FEB</th><th>MAR</th><th>APR</th><th>MAY</th><th>JUN</th><th>JUL</th><th>AUG</th><th>SEP</th><th>OCT</th><th>NOV</th> <th>DEC</th><th>JAN</th><th>FEB</th><th>MAR</th><th>APR</th><th>MAY</th><th>JUN</th><th>JUL</th><th>AUG</th><th>SEP</th><th>OCT</th><th>NOV</th> </tr> </thead> <tbody> <tr> <td>Experian</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Negative</td><td>ND</td><td>Negative</td><td>ND</td> </tr> </tbody> </table>				2012												2013												Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	Experian																				Negative	ND	Negative	ND
2012												2013																																																															
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV																																																				
Experian																				Negative	ND	Negative	ND																																																				

Personal Information

Report Summary

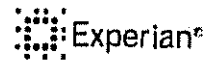
Bankruptcies

Credit Inquiries

Credit Cards & Loans Page 8 of 8

Credit Score

MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

### Payment History Legend

Current	30 Days Late	Key Derogatory **
No Data *	60 Days Late	Repossession or Foreclosure
	90 Days Late	Payment Plan
	120 Days Late	

\* Sometimes the credit bureaus do not have information from a particular month on file.

\*\* For additional information on Key Derogatory, please see your Credit Report Guide.

### Account Status Legend

Current	Current Closed	Unknown
Potentially Negative	Potentially Negative Closed	

Personal Information

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Credit Cards & Loans Page Legend

Credit Score



MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion each have their own set of data in your credit file. That's why Credit Scores may vary between bureaus.

### About your FICO® Score:

Your FICO Score powered by Experian data is formulated using the information in your credit file. Your FICO Score can range between 300 and 850, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

### DISCLAIMER

FICO Scores are developed by Fair Isaac Corporation. The FICO Score provided by Experian is based on the FICO 8 scoring model and is powered by Experian credit data. Many but not all lenders use the FICO 8 scoring model.

There are many different credit scoring models that can give a different assessment of the credit risk (risk of default) for the same consumer and credit file. Your lender or insurer may use a different FICO Score than FICO 8, or another type of credit score altogether. Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of FICO 8 could vary from the score used by your lender. The statements that "90% of top lenders use FICO Scores" and "FICO Scores are used in 90% of credit decisions" are based on a third-party study of all versions of FICO Scores sold to lenders, including but not limited to scores based on the FICO 8 scoring model.

FICO 8 scores range from 300 to 850. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major credit reporting agencies—Experian, TransUnion and Equifax—that maintain a record of your credit history known as your credit file. Your FICO Score is based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your FICO Score can vary if the information they have on file for you is different. Since the information in your file can change over time, your FICO Score may also change.

MARK K MACRIS  
Report As Of: 5/19/2016



## Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



**599**

**Fair**

**Credit Category**

300

575

850

## Your FICO® Score Powered by Experian Explanation

### What factors **RAISE** your FICO® Score:

- Your FICO® Score measures the age of your oldest account and the average age of your accounts. Your FICO® Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

### What factors **LOWER** your FICO® Score:

- The presence of a serious delinquency or a derogatory description is a powerful predictor of future payment risk - people with previous late payments are much more likely to pay late in the future. However, as these items age and fall off of your credit report, their impact on your FICO® Score will gradually decrease. Most late payments stay on your report for no more than seven years.
- Your FICO® Score takes into account missed and late payments in a few ways. These include the number of late payments, how late they were and how recently they occurred. Your score was hurt because your credit report shows one or more accounts with missed payments or derogatory descriptions.
- If you missed a payment, your FICO® Score evaluates how recently that missed payment occurred. In general, the more recent the missed payment, the more impact it has on your score. In your case, your last missed payment happened recently.
- Your FICO® Score weighs the balances of your mortgage and non-mortgage installment loans (such as auto loan or student loans) against the original loan amounts. In general, when you first obtain an installment loan your balance is high, and as you pay this loan down, the balance decreases. Additionally, the FICO® Score considers how far you have paid down your mortgage and non-mortgage installment loans.

Personal Information

Report Summary

Bankruptcies

Credit Inquiries

Credit Cards & Loans

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